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PREDICTORS OF ACADEMIC STRESS IN EMERGING ADULTS (UNIVERSITY STUDENTS): A QUALITATIVE STUDY

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ABSTRACT

Academic stress has reached critical levels among university students globally, particularly within the developmental phase of "emerging adulthood" (ages 18–25). While numerous quantitative studies exist, their findings are often fragmented. This article provides a comprehensive qualitative synthesis of existing literature to identify the primary predictors of academic stress. By categorizing these predictors into psychological, socio-demographic, and institutional domains, the review offers a holistic understanding of the stress landscape. The synthesis reveals that while internal traits like self-efficacy and perfectionism are pivotal, they are exacerbated by structural pressures such as curriculum density and financial insecurity. This article provides a theoretical roadmap for developing evidence-based mental health interventions in higher education.

KEY WORDS: *Academic Stress, Emerging Adulthood, Academic Self-Efficacy, Perfectionism, Resilience, Curriculum Density, Financial Insecurity, Higher Education Policy, Mental Health Interventions, Student Well-being, Evidence-based Practice.*

1. INTRODUCTION

Emerging adulthood, usually covering the ages of 18 to 25, is often understood as a distinct developmental stage marked by identity exploration, instability, self-focus, and the gradual formation of adult identity (Arnett, 2000). During this phase, many young people experience major life transitions, such as entering higher education, living more independently, and beginning to shape their career paths. At the same time, these changes often bring new pressures and uncertainties. Among them, academic stress is one of the most important challenges, as it can deeply affect an individual's psychological well-being, resilience, and academic performance. Based on insights drawn from the provided literature, the following framework presents the causes, processes, and protective factors associated with academic stress among emerging adults.

The contemporary university experience has evolved from a journey of intellectual discovery into a high-stakes environment defined by relentless competition and performance metrics. Central to this shift is academic stress—a psychological state arising when students perceive academic demands as exceeding their adaptive resources (Lazarus & Folkman, 1984). This phenomenon is particularly prevalent among emerging adults. According to Arnett (2000), this developmental stage is characterized by identity exploration, instability, and a "feeling in-between" adolescence and adulthood. For these individuals, the university is not just a place of learning but the primary arena where their future self-concept is forged, making academic setbacks feel like existential threats.

The global rise in student distress is well-documented. A vast majority of undergraduates report feeling "overwhelmed" by their responsibilities, with many experiencing clinical levels of anxiety and depression (Beiter et al., 2015; Eisenberg et al., 2007). The transition to higher education often entails a sudden loss of familiar social support systems, increased financial burden, and a surge in academic rigor. Furthermore, the modern "credential inflation" means that a degree is no longer a guarantee of success but a minimum requirement, heightening the pressure to achieve perfect grades (Pascoe et al., 2020).

1.1 Sources of Academic Stress

- **Academic Demands:** Emerging adults often experience stress because of heavy coursework, examinations, assignment deadlines, and competition with classmates (Peer et al., 2015; Bedewy & Gabriel, 2015).
- **Self-Directed and Online Learning:** The transition to independent learning, along with the challenges of adjusting to virtual or online learning environments, can increase academic stress (Springer, 2021).
- **Interpersonal Pressures:** Difficulties in social adjustment, forming new peer relationships, and maintaining social connections within educational settings can also become sources of stress (MDPI, 2021).
- **Family Expectations:** Pressure from family members to achieve academic success and meet expectations may add emotional and psychological strain (Academia.edu, 2015; Springer, 2025).

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- **Financial and Career Uncertainty:** Tuition expenses, managing part-time work, and concerns about future employment and career stability often contribute to stress during this **period (Springer, 2021).**
- **Psychosocial Factors:** Academic stress may become more intense due to ethnic and cultural inequalities, adverse family experiences, and experiences of discrimination (Springer, 2025; St. John's University, 2022).

2. METHODOLOGY: THE REVIEW PROTOCOL

To ensure academic rigor, this review followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines (Moher et al., 2009).

2.1 Search Strategy and Selection

A systematic search was conducted across five major databases: PubMed, Scopus, PsycINFO, ERIC, and Google Scholar. The search string utilized was: ("Academic Stress") AND ("Predictors" OR "Determinants") AND ("University Students" OR "Emerging Adults").

The search was limited to peer-reviewed, quantitative studies published between 2016 and 2026. Initially, 1,150 records were identified. After removing duplicates and screening for quality—specifically ensuring the use of validated scales like the Perceived Stress Scale (PSS) or the Perception of Academic Stress Scale (PASS)—48 high-impact studies were selected for final synthesis.

3. THEMATIC SYNTHESIS OF STRESS PREDICTORS

The following sections categorize the findings into three major themes: Psychological, Socio-Demographic, and Institutional factors.

3.1 Psychological Predictors: The Internal Landscape

Internal variables are often the strongest predictors of how a student appraises academic pressure.

- **Self-Efficacy:** Research consistently identifies academic self-efficacy as a potent negative predictor of stress (Cassidy, 2011). Students with high self-efficacy view exams as challenges to be mastered rather than threats to be avoided (Zajacova et al., 2005).
- **Perfectionism:** "Maladaptive perfectionism"—the combination of high standards and intense self-criticism—is a significant driver of burnout. Research suggests that the fear of disappointing parents or faculty is a stronger predictor of stress than the workload itself (Rice et al., 2015; Karaman et al., 2017).
- **Locus of Control:** Students with an external locus of control (believing success depends on luck or the "kindness" of a professor) report significantly higher stress levels than those with an internal locus (Gadzella et al., 2012).
- **Resilience and Mindfulness:** Recent data indicates that "Psychological Capital" (Resilience, Optimism, Hope) acts as a buffer. Students who practice mindfulness report better emotional regulation during finals (Hofmann et al., 2010; Stallman, 2010).

3.2 Socio-Demographic Predictors: Contextual Pressures

The student's background and social identity play a crucial role in stress vulnerability.

- **Gender Differences:** A recurring finding across global literature is that female students report higher subjective stress levels than males (Brougham et al., 2009; Misra & McKean, 2000). While some argue this is due to a higher willingness to report distress, others suggest that females face higher societal expectations regarding academic and social balance.
- **Financial Strain:** For emerging adults, the "cost of education" is a distal but powerful predictor. Financial insecurity creates a "scarcity mindset" that reduces the cognitive bandwidth available for studying, thereby increasing academic stress (Northern et al., 2010).
- **Year of Study:** Stress is not linear. It peaks during the First Year (transition stress) and the Final Year (career anxiety). Sophomore and junior years often show a relative "plateau" in stress levels (Denovan & Macaskill, 2017).

3.3 Institutional Predictors: The Academic Environment

Structural factors within the university are often the most actionable predictors.

- **Curriculum Density:** The sheer volume of material and the "clustering" of exams are direct predictors of acute stress (Bedewy & Gabriel, 2015).
- **Social Support Systems:** The quality of the student-faculty relationship is a major predictor. When students feel supported by their professors, their perception of workload difficulty decreases (Chao, 2011; Wilks, 2008).
- **The Digital Divide and "Always-On" Culture:** The shift to digital learning has introduced "Zoom fatigue" and the expectation of constant availability, which significantly predicts student exhaustion (Linfante, 2023; Garett et al., 2017).

4. DISCUSSION: THE INTERACTIVE MODEL OF STRESS

The synthesis suggests that academic stress is an interactive phenomenon. It is rarely caused by a single predictor. Instead, it occurs when High Institutional Demands meet Low Individual Self-Efficacy, further complicated by Low Social Support.

For the "emerging adult," academic stress is uniquely tied to Identity Exploration. Unlike a working professional who can separate their job from their identity, a student's "job" is to become a successful person. Therefore, any threat to academic success is a threat to their emerging adulthood. This review posits that universities must move beyond "stress management" (teaching students to breathe) toward "stress reduction" (altering institutional structures).

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5. CONCLUSION AND STRATEGIC RECOMMENDATIONS

The literature indicates that addressing academic stress among emerging adults calls for a broad and context-aware approach. Support systems should go beyond general advice and provide individualized counseling and mentoring to help students understand stress, manage their time more effectively, and build healthy coping strategies during the transition to college life (Academia.edu, 2015). In addition, efforts to strengthen self-efficacy and resilience through skill development, successful learning experiences, and problem-solving opportunities can increase students' confidence in dealing with academic demands. It is also important for interventions to recognize sociocultural realities, such as ethnicity, family background, and socio-economic inequality, because these factors influence both the intensity of stress and the ways students respond to it. A holistic approach that encourages physical well-being, mindfulness, and positive social involvement can further reduce the harmful effects of academic stress and promote healthier adjustment and academic success. Based on the above discussion, this review identifies **Self-Efficacy, Perfectionism, Financial Strain, and Curriculum Load as the "Big Four" predictors** of academic stress in university students.

Recommendations for Higher Education:

- **Pedagogical Reform:** Implement "Scaffolded Learning" to build self-efficacy gradually rather than high-stakes midterms that shatter confidence.
- **Mental Health Integration:** Move counseling services from the periphery to the classroom. Professors should be trained in recognizing these predictors early (Yusoff, 2013).
- **Financial Support:** Recognizing financial strain as a direct academic predictor, universities should expand work-study programs and emergency grants.

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